

**Notice of References Cited**

Application/Control No.

09/447,524

Applicant(s)/Patent Under  
Reexamination  
TREIDER ET AL.

Examiner

Richard Fults

Art Unit

2164

Page 1 of 1

**U.S. PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-6,073,104 A	06-2000	Field	705/1
	B	US-6,167,385 A	12-2000	Hartley-Urquhart	705/35
	C	US-5,704,044 A	12-1997	Tarter et al	395/204
	D	US-			
	E	US-			
	F	US-			
	G	US-			
	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

**FOREIGN PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
	N	AU-B-56325/98	05-1998	AU	Taubenschlag	AU22497/97
	O					
	P					
	Q					
	R					
	S					
	T					

**NON-PATENT DOCUMENTS**

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Pharmacy Fund, July 15, 1996, New York (Business Wire), both pages enclosed.
	V	Steven Marlin, Crestmark Bank Offers Factoring, July, 1998, Bank Systems & Technology, both pages enclosed.
	W	Internet, 21 <sup>st</sup> Capital Corp., April 29, 1999, all 7 pages enclosed.
	X	Internet, Capital Factors, Inc., April 14, 1997, all 10 pages enclosed. Paul Carrubba, Principles of Banking, 1994, American Bankers Association, all 3 pages enclosed.

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.